

	Policy 1	Policy 2	Policy 3
Insurance Company			
Insurance Policy Form #			
Monthly Premium			
Benefits			
1. How much does the policy pay for the following services?			
• Nursing Home Confinement			
• Skilled Care			
• Intermediate Care			
• Custodial Care			
• Care needed because of impaired ability to perform activities of daily living (ADL's)			
• Home Health Care			
• Adult Day Care			
• Respite Care			
• Other Care			
2. What conditions must be met before benefits become payable for:			
• Nursing Home Confinement			
• Physician must certify need - is care medically necessary?			
• Does the insurance company or physician certify activities of daily living? If so, how many qualify for benefits?			
• How many days is the elimination or deductible period before benefits begin?			

Policy 1

Policy 2

Policy 3

· Does the policy have a maximum lifetime benefit? If so, what is it?			
· What type of facility is required?			
· Does the policy have a maximum length of coverage per “spell of illness” or maximum benefit period? If so, what is it?			
· Must care be recertified periodically or is a functional assessment required?			
• Home Health Care			
· Physician must certify need - is care medically necessary?			
· Does the insurance company or physician certify activities of daily living? If so, how many qualify for benefits?			
· How many days is the elimination or deductible period before benefits begin?			
· Does the policy have a maximum lifetime benefit? If so, what is it?			
· Is there prior nursing home or hospital confinement required? If so, what is it?			
· Does the policy have a maximum length of coverage per “spell of illness” or benefit period? If so, what is it?			
· Must care be re-certified periodically or is a functional assessment required?			
• Adult Day Care			
· Physician must certify need - is care medically necessary?			
· Does the insurance company or physician certify activities of daily living (ADL's)? If so, how many qualify for benefits?			
· How many days is the elimination or deductible period before benefits begin?			

	Policy 1	Policy 2	Policy 3
· Does the policy have a maximum lifetime benefit? If so, what is it?			
· Must care be re-certified periodically or is a functional assessment required?			
• Other			
· What conditions must be met before any other benefits become payable?			
Other Policy Provisions			
3. Can the policy be canceled? If so, under what conditions?			
4. What is considered a pre-existing condition and how long is the waiting period before it is covered?			
5. Does the policy offer a means of increasing benefits to account for inflation of future costs? If so, the amount? How often?			
6. Does the policy have a “waiver of premium” benefit. If so, after how many days?			
7. What are the policy exclusions?			